

CHICAGO SHORE CORPORATION

	CPP Disbursement Date 07/31/2009	RSSD (Holding Company) 2485076	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$309	\$272	-12.1%		
Loans	\$205	\$159	-22.5%		
Construction & development	\$40	\$10	-74.6%		
Closed-end 1-4 family residential	\$7	\$12	76.3%		
Home equity	\$2	\$2	-23.4%		
Credit card	\$0	\$0			
Other consumer	\$56	\$30	-47.2%		
Commercial & Industrial	\$37	\$31	-17.3%		
Commercial real estate	\$27	\$37	37.5%		
Unused commitments	\$23	\$20	-13.6%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$37	\$52	41.8%		
Asset-backed securities	\$0	\$0			
Other securities	\$34	\$5	-85.7%		
Cash & balances due	\$4	\$23	543.7%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$281	\$243	-13.4%		
Deposits	\$258	\$234	-9.2%		
Total other borrowings	\$22	\$8	-66.2%		
FHLB advances	\$20	\$5	-75.0%		
Equity					
Equity capital at quarter end	\$28	\$28	1.0%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$4	NA		
Performance Ratios					
Tier 1 leverage ratio	8.1%	9.8%	--		
Tier 1 risk based capital ratio	10.6%	15.3%	--		
Total risk based capital ratio	11.9%	16.5%	--		
Return on equity ¹	3.5%	2.3%	--		
Return on assets ¹	0.3%	0.2%	--		
Net interest margin ¹	3.3%	3.8%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	27.2%	51.0%	--		
Loss provision to net charge-offs (qtr)	151.3%	271.0%	--		
Net charge-offs to average loans and leases ¹	0.5%	0.2%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	19.8%	41.6%	0.2%	0.0%	--
Closed-end 1-4 family residential	8.5%	3.7%	0.0%	0.9%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.8%	1.0%	0.3%	0.9%	--
Commercial & Industrial	0.3%	0.5%	0.0%	0.0%	--
Commercial real estate	11.1%	8.0%	0.0%	0.0%	--
Total loans	6.3%	8.0%	0.1%	0.3%	--